

**Information to identify the case:**

Debtor 1

Juan V Aponte

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2968

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 19-27833-VFP

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Juan V Aponte

2/9/24**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Juan V Aponte  
Debtor

Case No. 19-27833-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Feb 09, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2024:

Recip ID	Recipient Name and Address
db	+ Juan V Aponte, 942 Van Buren Street, Elizabeth, NJ 07201-1816
518515601	+ M&T Bank, P.O. Box 619013, Dallas, TX 75261-9013
518515602	+ Maria Morales, 942 Van Buran Ave, Elizabeth, NJ 07201-1816
519746863	Nationstar Mortgage LLC, c/o RightPath Servicing, P. O. Box 619096, Dallas, TX 75261-9741
518469079	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518466428	+ Xcel Federal Credit Un, 1460 Broad St, Bloomfield, NJ 07003-3014

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: ecfbnc@aldridgepite.com	Feb 09 2024 20:54:00	Jenelle C. Arnold, Aldridge Pite, LLP, 4375 Jutland Dr., Ste., 200, PO Box 17933, San Diego, CA 92177-7921
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 09 2024 20:55:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 09 2024 20:55:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Feb 10 2024 01:35:00	Ally Capital, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 09 2024 20:54:00	RightPath Servicing, Nationstar Mortgage, LLC d/b/a RightPath, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
cr	+ EDI: PRA.COM	Feb 10 2024 01:35:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518515603	+ EDI: GMACFS.COM	Feb 10 2024 01:35:00	Ally Bank, Ally Detroit Center, 500 Woodward Ave, Detroit, MI 48226-3416
518576733	EDI: GMACFS.COM	Feb 10 2024 01:35:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519260278	+ EDI: AISACG.COM	Feb 10 2024 01:35:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519925122	+ EDI: AISACG.COM	Feb 10 2024 01:35:00	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518466424	+ EDI: BANKAMER	Feb 10 2024 01:35:00	Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
518587758	+ EDI: LCIBAYLN	Feb 10 2024 01:35:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Feb 09, 2024

Form ID: 3180W

Total Noticed: 36

			33146-1839
518466425	+ EDI: CAPITALONE.COM	Feb 10 2024 01:35:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518510953	+ EDI: AIS.COM	Feb 10 2024 01:35:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519152696	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 09 2024 20:54:00	Community Loan Servicing, LLC, f/k/a Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
518985994	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 09 2024 20:54:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518466426	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 09 2024 20:59:44	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518593154	EDI: Q3G.COM	Feb 10 2024 01:35:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519843618	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 09 2024 20:56:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation., Serviced by Select Portfolio Servicing,
519843617	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 09 2024 20:56:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
518565488	Email/PDF: resurgentbknotifications@resurgent.com	Feb 09 2024 20:59:49	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518553282	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 09 2024 20:55:00	Midland Credit Management, Inc., as agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
518551932	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 09 2024 20:55:00	Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
519746864	Email/Text: nsm_bk_notices@mrcooper.com	Feb 09 2024 20:54:00	Nationstar Mortgage LLC, Attn: RightPath Servicing, P. O. Box 619096, Dallas, TX 75261-9741
518538820	+ Email/Text: bankruptcy@gopfs.com	Feb 09 2024 20:56:00	Prestige Financial Services, PO Box 26707, Salt Lake City, UT 84126-0707
518466427	^ MEBN	Feb 09 2024 20:44:50	Prestige Financial Svc, Attn: Bankruptcy, 351 W Opportunity Way, Draper, UT 84020-1399
518564276	EDI: Q3G.COM	Feb 10 2024 01:35:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
518470374	EDI: Q3G.COM	Feb 10 2024 01:35:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
518495690	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Feb 09 2024 20:59:46	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
518572278	+ EDI: AIS.COM	Feb 10 2024 01:35:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 30			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518985995	*+	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Feb 09, 2024

Form ID: 3180W

Total Noticed: 36

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2024 at the address(es) listed below:

Name	Email Address
Camille J Kassar	on behalf of Debtor Juan V Aponte ckassar@locklawyers.com bbkconsultantllc@gmail.com,tdell@locklawyers.com,kassarcr75337@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Community Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Consumer Portfolio Services Inc. KEBECK@BERNSTEINLAW.COM, btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Maria Cozzini	on behalf of Creditor Nationstar Mortgage LLC mcozzini@sternlav.com
Marie-Ann Greenberg	magecf@magtrustee.com
Matthew K. Fissel	on behalf of Creditor Nationstar Mortgage LLC wbecf@brockandscott.com matthew.fissel@brockandscott.com
Richard Gerbino	on behalf of Creditor Prestige Financial Services Inc. rgerbino@schillerknapp.com, lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com
Richard Gerbino	on behalf of Creditor Restige Financial Services Inc. rgerbino@schillerknapp.com, lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com
Roger Fay	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac SLST 2022-2 Participation Interest Trust rfay@alaw.net, bkecf@milsteadlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11